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The Fixed Odds Insurance Bet

BY XPERTBET

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The Fixed Odds Insurance Bet

One of the attractions of the Fixed Odds Coupon is the very high returns possible for a small outlay, using a multiple bet, such as a 5-fold, 6-fold, 7-fold etc. If you correctly predict the results of 7 matches at average odds of 5/2 you get a 6433-1 win, giving a £643.39 to a 10p stake.

Of course, getting 7 results correct is not easy – just one wrong and you lose.

There is a very clever Perm which allows you to 'insure' against some incorrect results and you can still get a big win for a small stake.

Suppose you want to pick 7 matches and you are confident of the result of two of them (let's call them Match A and Match B). You are not so confident of the remaining five. To cover these in a full perm, allowing for every possible outcome would take 3 x 3 x 3 x 3 x 3 = 243 lines. Assuming both your bankers result as expected, you are guaranteed a win, but the return could be less than the stake.

However you can cover these 5 matches in a lot fewer lines by allowing for some errors.

Let's say you expect the five matches to result as follows:-

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Match C – Home, Match D – Draw, Match E – Away, Match F – Home, Match G – Draw

Suppose you expect to get 3 correct and maybe 2 wrong. Using the Long List on the Fixed Odds coupon, you would mark your predicted results against the seven matches (1, 2 or X0 and mark Match A and Match B (your bankers) with a 'B' to indicate to the bookmaker your banker bets. And write your perm instructions "Allow for up to 2 errors in the 5 non-bankers = 51 lines".

Now the bet will win as long as your two bankers result as expected and you get no more than two wrong in the five non-bankers. If you have three or more correct in the five the bet wins.

How Does It Work?

When you first see this Plan it can be a little difficult to understand. So here is an example using just three matches. To cover each match for a single result is of course just one line.

e.g. Match A – Home, Match B – Draw, Match C – Away

This is your expected result for the three matches.

Suppose you are confident about Match A, and that is your banker bet. But you are not sure about the other two matches, and expect to get maybe one wrong. So you will need to cover all these possible outcomes:

Match A – Home Match B – Draw, Match C – Away

Match A – Home Match B – Draw, Match C – Draw

Match A – Home Match B – Draw, Match C – Home

Match A – Home Match B – Home, Match C – Away

Match A – Home Match B – Away, Match C – Away

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Match A is your banker and is covered as a Home win in every line. The first line covers your expected result. So you win if you have none wrong. The remaining 4 lines assume that you will get one correct and one wrong. So B is covered as a Draw (correct) with C as a Draw and also C as a Home (both wrong).

And Match C is covered as an Away (correct) with B as a Home and also B as an Away (both wrong). So you are covered if all three are correct, and also if either B or C are wrong. So to cover for up to one mistake in the two non-bankers takes 5 lines.

You can use the same principle to cover more matches and to allow for more errors in your non-bankers.

This Table shows you the number of lines needed for these larger Plans.

Non-bankers (allow up to (allow up to (allow up to

1 error) 2 errors) 3 errors)

1 3 lines

2 5 9

3 7 19 27

4 9 33 65

5 11 51 131

6 13 73 233

7 15 99 379

Using the Plan

Here’s an example of how you would use the system. Suppose you want to cover eight matches and you are confident of two matches and make them bankers:

GILLINGHAM - CREWE. 8/13 Home banker

HARTLEPOOL - PLYMOUTH ARG 6/4 Away Banker

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Let's say your other six matches are:

BLACKBURN - SOUTHAMPTON 10/11 Home

DERBY - MIDDLESBORO 9/4 Away

BRADFORD - NORWICH 7/5 Home

CRYSTAL PALACE - BIRMINGHAM 13/10 Away

GRIMSBY - SHEFF WED. 11/5 Draw

WOLVES - MAN CITY 9/4 Draw

And you want to cover these six matches so you will win if you have up to two non-bankers wrong. So you will put 1, 2 or X against the eight matches on the Long List, and put a B against your two bankers – the Gillingham and Hartlepool matches.

If you refer to the Table you will see that to cover six non-bankers and to allow for up to 2 errors takes 73 lines. At a 10p stake this will cost £7.30.

If all 8 are correct at these odds gives a 1431-1 winner – a return to a 10p stake of £143.10p. If one or two of your non-bankers are wrong you still have a winning 8-fold, but the returns may be more or less than £143.10p, depending on the odds of two one or two matches you got wrong.

Finally, you should be aware that all bookmaker's staff will be familiar with this kind of Plan. You may have to explain how it works. They should be happy to accept it once they understand how it works. The Plan can only be interpreted in only one way. There is nothing ambiguous about it. Just be certain that have the correct number of lines for the number of non-bankers and number of allowable errors.

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